

**ABSTRACT OF THE DISCLOSURE**

A process, system and financial planning engine which determine at least one financial indicator for investments and savings to achieve a particular goal. In particular, financial information is obtained from an investor, and further information is also obtained. This further information is indicative of the investor's tolerance for a decline in the investments and/or the investor's tolerance for failure to achieve the particular goal. Then, the financial indicator is determined as a function of the financial information and the further information. Using these process, system and financial planning engine, it is possible to determine asset allocations, return assumptions and annual savings needed to fund the investor's goals. The annual savings can be determined using the determined return assumptions.